

**HEADQUARTERS, U.S. ARMY MEDICAL DEPARTMENT CENTER AND SCHOOL
AND FORT SAM HOUSTON**
FORT SAM HOUSTON, TEXAS 78234-5014



BULLETIN

THIS PUBLICATION IS VALID FOR 90 DAYS
SPONSORS ARE RESPONSIBLE FOR KEEPING THEIR FAMILY MEMBERS INFORMED



BULLETIN 01

05 Jan 06

Section I. OFFICIAL

1. Official notices in this bulletin are orders of the command.
2. **DETAILS:** The units listed herein are scheduled for Casualty Notification Officer (CNO) duty on the dates indicated.

CASUALTY NOTIFICATION:

1 Dec 05 to 31 Jan 06 - BAMC

SPECIAL INSTRUCTIONS: Directors/staff section chiefs/commanders will ensure their affected soldiers are notified of changes. The CNO (formerly called Personnel Notification Officer (PNO)) is required to report to the Transition Point, Bldg 2267, on Wed for a briefing prior to going on detail. All SFCs through MAJ are required to notify the Duty Roster Custodian 15 days prior to departing on leave or TDY and 30 days prior to PCS, retirement, or ETS. Personnel scheduled for CNO duty are required to possess a Defensive Driving Course Card and a valid military/civilian driver's permit in order to operate military vehicles in the performance of their duty. Any questions pertaining to these instructions, please contact the Casualty Affairs Office during duty hours, 1-0051/1780. After duty hours contact the AMEDDC&S & FSH Staff Duty, Bldg 367, 1-2810.

3. FSH EQUAL OPPORTUNITY/SEXUAL & HARASSMENT HOTLINE TELEPHONE NUMBER: The AMEDDC&S & FSH Equal Opportunity/Sexual Harassment Hotline number is 5-0647 or DSN 421-0647. The purpose of the hotline is to provide procedural information on the filing of equal opportunity or sexual harassment complaints. The hotline is operational 24 hours a day. Callers may also contact the AMEDDC&S & FSH Equal Opportunity Office at 1-9276, DSN 471-9276, or by fax number 1-1322. The POC is EEO at 1-9276. (MCCS-BEO/1-9276)

4. AUTOMATED OUT-PROCESSING SYSTEM: The Automated Out-Processing System was established to decrease the clearing time and limit soldiers to clearing only those areas they have utilized during their tenure at FSH. Soldiers have a requirement to physically visit or call the Personnel Services at 1-9274, 35 days prior to departure, to schedule their initial appointment (which starts the process working). Soldiers will receive DA Form 137-R, Installation Clearance Record, at their initial briefing. The point of contact is Mr. Agosto, 5-8809. (IMSW-SMH-HRM-H/5-8809)

ARMY COMMUNITY OF EXCELLENCE-----MAKE IT A WAY OF LIFE

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5. NEW ENTRANT CONFIDENTIAL FINANCIAL DISCLOSURE REPORT: All commanders and supervisors are required by DOD 5500.7-R Joint Ethics Regulation (JER) to review the job duties of each employee (military or civilian) newly assigned or detailed to a **"covered position"** and promptly report the name of the employee to the Ethics Counselor, Office of the Staff Judge Advocate, AMEDDC&S & FSH, ATTN: MCCS-BJA-AL. That employee is required to file a New Entrant Confidential Financial Disclosure Report (OGE Form 450) within thirty days of assuming his or her position. An employee occupies a **"covered position"** when the official responsibilities of the employee require them to participate personally and substantially through decision or exercise of significant judgment in taking official action for contracting or procurement; administering or monitoring grants, subsidies, licenses or other Federally conferred financial or operational benefits; regulating or auditing any non-federal entity; or other activities in which the final decision or action may have a direct and substantial economic impact on the interests of any non-Federal entity. An employee is also required to file an OGE Form 450 when the commander/supervisor determines that the duties and responsibilities of the position require the employee to file such a report to avoid an actual or apparent conflict of interests and to carry out the purpose of any statute, Executive Order, or regulation applicable to or administered by that reporting individual. On notification, the Ethics Counselor will contact the employee and assist him/her in obtaining, completing, and filing the OGE 450. The POC is the Ethics Counselor at 1-2373/0485. (MCCS-BJA-AL/1-2373/0485)

6. ANTITERRORISM AWARENESS – TRAVEL OUTSIDE THE U.S.

AR 525-13 mandates that military personnel and DOD civilians traveling outside the 50 United States, its territories and possessions (to include on leave, pass, or temporary duty) receive:

- a destination country update within two months of travel and
- Antiterrorism Awareness Training (Level 1) within 12 months of travel.

For more information, contact your unit Antiterrorism Advisor or the FSH Antiterrorism Office at 295-0535/295-0509.

7. CUSTOMER NOTIFICATION (100% AMMUNITION INVENTORY): The Fort Sam Houston Ammunition Supply Point (ASP) will be closed on the dates listed below to conduct a 100% inventory. Emergency requests should be brought to the attention of Ms. Vanessa C. Alford, work 210-221-1065, cell 210-669-5173.

Ammunition Inventory Dates:

27-31 Mar 06

26-30 Jun 06

11-15 Sep 06

8. LEVEL 1 SUBVERSION AND ESPIONAGE DIRECTED AGAINST THE U.S. ARMY (SAEDA) TRAINING: IAW Army Regulation 380-5, Department of the Army Information Security Program and Army Regulation 381-12, SAEDA, all Department of the Army (DA) personnel, military, and civilian, regardless of clearance and/or access level held will receive SAEDA training at least biennially. The new scheduled dates for the Level 1 SAEDA Training for the new year are listed as follows. Scheduled dates are subject to change due to availability of instructor or mission requirements. All training will last approximately 2.5 hours. Training will be held in Blesse Auditorium (building 2841). The purpose of publishing this schedule is to allow DOD personnel to arrange their work or personal schedules in order to attend one of the SAEDA Sessions. The Army

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Medical Department Center and School Security Office will be offering this training on the following dates:

<u>Date</u>	<u>Start Time</u>	<u>End Time</u>	<u>Day</u>	<u>Location</u>
8 February 06	0900 hrs	1030 hrs	Wednesday	Blesse Auditorium
14 June 06	0900 hrs	1030 hrs	Wednesday	Blesse Auditorium

For more information please contact Mr. Elbert Lewis 1-8200/8106, SFC Kelley 1-8569/8199, or SFC Larvins 1-3227 (32d MED BDE) at the AMEDDC&S Security office, Room 026/113.

9. PAYDAY LOANS? READ THIS FIRST: By Timothy J. Haight, Esq. Fort Sam Houston Legal Assistance Office. Thinking about taking out a payday loan? Think again. According to an article by the Center for Responsible Lending, Payday Lenders Target the Military, September 29th, 2005, active-duty military personnel are about three times as likely to take out a payday loan as compared to the civilian population. Additionally, about one of every five active-duty military personnel borrowed money from a payday lender last year. However, the biggest problem is that payday lending costs military members and their families over \$80 million in fees along with annual percentage rates (APRs) reaching over 700 percent in some cases.

Payday lenders are predatory lenders. Payday lenders prey on vulnerable borrowers. When you are short on cash this month, they hope that you will come in and borrow a few hundred to tide you over, pay the utility bill or buy some groceries. They explain that with a credit card you are paying up to 20 percent in interest rates, but with payday loans you are paying very little in interest rates, just a minimal fee for the loan, a small fee for processing the loan, and a slight surcharge. So, you borrow \$200 and only pay \$30 in fees - you walk away with \$170. Then, when next week rolls around and you owe that \$170, they tell you that you can roll that loan into a new loan for a small extension fee, slight processing fee and minimal fee for the loan, which is another \$30. The second \$30 fee is just so you won't have to pay the original \$170 back. So, for a \$200 loan, you paid \$60 in fees. This happens everyday and many people are caught in a vicious cycle of fees and debt.

Here is what happened to a few service members:

Navy Petty Officer 2nd Class Jason Withrow, stationed on a nuclear submarine at Kings Bay Naval Submarine Base in Georgia, took a \$300 payday loan in summer 2003. He borrowed more to keep his loans afloat, and by February 2004, he'd paid about \$5,000 in interest on \$1,800 in payday loans at four different lenders. Bloomberg Markets, "Preying on the Poor," January 2005.

Army specialist Myron Hicks, stationed at Fort Stewart, Georgia, borrowed \$1,500 for a car repair. He paid back \$3,000 — twice what he borrowed. "Payday Lenders Target Military Members," FOXNews.com, March 31, 2004.

Cristie Worrow, a 29-year-old petty officer second class at the Naval Air Reserve in Jacksonville, Florida, took out a \$500 payday loan in 1998. In over three years she had two more loans and was paying fees that sometimes reached \$200 per month. Eventually, she had paid \$2,400 in fees. Mother Jones, "The few, the proud, the indebted: payday loan shops are drawing fire from military's top brass," May 1, 2004.

How do people get stuck in the payday lending rut? First, the persons who are stuck in the payday lending cycle typically do not make much money per month or they may have high revolving bills, and, therefore, they have little or no disposable income at the end of the month. If that person or family has little money left over after paying the bills (a.k.a. disposable income), simple items such as replacing tires on your car, fixing a broken appliance or even buying groceries for the family can leave you broke before the next pay period. Other persons get stuck in the payday lending rut when they want a new stereo, new wheels for their car or some other nonessential, luxury or convenience purchase. Whatever the case, getting into the payday rut is easy. Climbing out of the rut is the most difficult challenge.

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Why you are being targeted? There are more payday lenders within three miles of military installations than in other parts of communities. Military personnel are prime targets for payday lenders because they are paid regularly, never get laid off, and face penalties for failing to repay debts. Moreover, the relative youth of military personnel often leaves them with a lack of sophistication in financial matters so that they can easily find themselves living paycheck to paycheck, often forced to resort to short-term loans to make ends meet. Additionally, young military members may find going to a payday lender easier than opening up to the 1SG or Commander when they are facing dire financial straits. Payday lenders also know that if you fail to pay your bills and you are active duty military, you can face UCMJ punishment and possibly a permanent negative mark in your official military personnel file. This gives the payday lender a heavy stick to wield when someone cannot pay the entire loan back. The lender may try to use that as leverage against you. Furthermore, the nature of a military career, with frequent moves that take people away from their support networks and can create unexpected relocation costs, attract unscrupulous lenders looking to make a fast buck.

Payday lenders skirt the law. Payday lending has increased substantially over the last decade. Changes in banking laws have created loopholes in regulatory control over lenders and left a huge backdoor open for predatory lenders. In Texas, virtually all payday lenders operate under the "rent-a-bank" model, partnering with banks headquartered in other states with lax or no usury laws. Under that model, payday lenders, claiming to work as brokers, are able to evade Texas usury laws and other state lending regulations. This model has been incredibly lucrative for payday lenders, who are free to charge exorbitant interest rates and do business with virtually no regulation; however, recent FDIC regulations and recent actions by state regulators around the country have begun to chip away at the free-reign of the payday lenders.

So, in Texas, payday lenders have found a new way to avoid regulation. In July, Texas-based payday lenders regrouped as businesses operating under Texas' Credit Service Organization Act. As a Credit Service Organization (CSO), a payday lending company dodges both federal guidelines restricting payday loans and the interest rate limits established by the Texas Finance Commission (TFC). This is just a new tactic to avoid regulation and do business as they please, regardless of the consequences on vulnerable borrowers and on communities.

State and Federal Regulations Aimed at Protecting You

State and Federal leaders are beginning to recognize the destruction that the payday lending cycle of debt can have on our military families and communities and have begun to act. Last Spring, the Texas Legislature passed unanimously Senate Bill 1479, which took effect in September. This bill holds payday lenders doing business with members of the military and their families to a higher standard. Lenders are prohibited from:

- garnishment of military wages,
- conducting any collection activity against a military customer or their spouse when the military customer is in combat deployment,
- and contacting a commanding officer in an effort to collect.

Moreover, lenders are bound by the terms of any repayment agreement they negotiate through military or third party credit counselors, and agree to honor any statement by a military base commander that a specific payday lending location is off-limits to military personnel. Finally, the bill also provides for certain disclosures that must be made by a payday lender to military customers.

The author of the bill, Senator Eliot Shapleigh (D-El Paso), said of the bill, "When soldiers are off fighting a war for the US, we should fight here for them. Over the years, we have seen predatory lenders who abuse soldiers with high interest rates and repossession of collateral while soldiers are at war".

More recently, the federal legislators have worked to curb abusive payday lending to the military community. Senator Dole (R-N.C.) recently offered an amendment to the Defense

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Authorization Bill, which includes some of the same provisions as Texas' new law. Payday lenders across the country will be prohibited from garnishing military wages or communicating with soldiers' superiors about outstanding debts. While the amendment has yet to pass, it has much support among U.S. Senators and has brought to light the abusive payday lending practices targeting soldiers.

What you can do? If you are having problems staying afloat from month to month, being proactive with your situation is the key. See a financial counselor at Army Community Services, determine what bills need to be paid first and foremost, develop a budget and stick to it. ACS has many different services and can be a great asset to helping you overcome your debt problems.

The Commanders' Referral program is just one tool that can help you overcome your financial emergencies. Although traditional financial relief from AER is still available, under the Commanders' Referral program, soldiers can go directly to their Commander or First Sergeant and request financial assistance. Soldiers can receive up to \$1000 as an interest free loan that must be repaid within 12 months. Additionally, financial assistance through the program is still regulated by guidelines to screen out the "wants" versus the "needs" of the soldiers and their families.

Some of the typical problems the Commanders' Referral program can address are: funeral expenses, rent, emergency travel, medical bills, non receipt of pay, utilities, fires/other disasters, food, and certain expenses related to your essential personally owned vehicle. The Commanders' Referral program is not designed to help soldiers with problems relating to abortion, divorce, marriage, legal bills, fines, income tax, purchasing/renting a personally owned vehicle, non emergency travel, travel of non-command sponsored dependents, and luxury or convenience items (e.g. a new stereo). Although both lists are not exhaustive, the examples above illustrate that the Commanders' Referral program was designed to help with true emergencies rather than helping you acquire luxury or convenience items.

Once again, being proactive is the key. If you are having financial difficulty, let your chain of command know what problems you are facing if you are financially overwhelmed. If you do not feed information to your CoC, they cannot effectively help you avert financial problems before they become major problems with long lasting financial effects. Additionally, keeping the CoC apprised of the situation will allow them to recognize the possible upcoming need for a Commanders' Referral loan. Your CoC may recommend financial counseling in addition to offering relief, all of which should be welcome help especially if you are considering a payday loan or something similar.

Finally, if you do not qualify for the Commanders' Referral program or similar relief, reconsider the payday lender option and remember the examples given earlier. Although you could have a \$1000 in your pocket quite quickly, paying fees and other administrative costs will quickly add up, especially if you have a true emergency before the payday loan is paid off. This will worsen your financial situation and set back your plans to buy that new car, stereo, vacation, or other luxury item.

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